

Missouri Access MasterCard® Cardholder Agreement

IMPORTANT - PLEASE READ CAREFULLY

Terms and Conditions for the Missouri Access MasterCard Card.

By using the Missouri Access MasterCard Card ("Card"), you are bound by the terms and conditions contained in this document which will govern your use of your Card. In this document, "Card" means all cards are issued by Central Trust Bank, pursuant to a license from MasterCard International Incorporated. Your Card will feature the MasterCard Brand Mark. "You" and "Your" means the person(s) who have received the Card from Central Bank and are authorized to use the Card as provided for in this document. "We," "Us," and "Our" mean Central Bank, our successors, affiliates or assigns. Please read this document carefully and keep it for future reference.

Definition

Your Card accesses a special account that has been opened on your behalf by your State Department of Labor and Industrial Relations agency (State agency) for the payment of unemployment benefits. The Card does not connect in any way to your or any other checking or savings account. Your Card is a Prepaid MasterCard card and will offer all of the payment capabilities of a debit card. Your Prepaid MasterCard card is not a credit card.

How to Use Your Card

1. You are able to use your Card to:

- Pay for purchases at retail establishments and similar places that have agreed to accept the Card ("point-of-sale transactions").
 - Signature transactions, where you choose "Credit" as method of payment, can be processed for the amount of purchase only and may require your signature.
 - PIN debit transactions can be processed for the amount of purchase plus cash back where available.
- Get cash from tellers at banks or automated teller machines (ATMs) displaying the MasterCard Acceptance Mark. A fee may apply. For a complete list of fees, look on the back of this page.
- You may use your card to purchase gas but it is recommended that you pay inside instead of at the pump. A preauthorization charge may be assessed until the transaction is processed if you pay at the pump.

2. Use of Card, PIN and Terminal.

You will select a Personal Identification Number (PIN) which will allow you to use the Card. You can activate your Card by calling us at 888-775-3445. The Card and PIN are provided for your use and protection, and you agree to:

- not disclose the PIN nor record it on the Card or otherwise make it available to anyone else;
- use the Card, the PIN and any terminal as instructed;
- promptly notify us of any loss or theft of your Card or PIN; and
- be liable for any transactions made by a person you authorize or permit to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

3. Your State agency may load (deposit) value onto your Card at any time. This will cause monies to be deposited onto your Card that are available for use by you to make designated transactions.

Important Information About Using Your Card

4. Failure to Complete Transactions

- We are not able to complete any transaction for which adequate funds are not available on your Card according to the operating and network rules of the Card program.
- Likewise, we are not responsible for delays in money being deposited to your

Card by your State agency.

- We are not responsible if you do not have enough money in your Card to complete a particular transaction. You may, however, split your purchases between the Card and another credit or debit card or cash. If you are uncertain as to your exact balance, please call customer service at 888-775-3445 to verify your balance prior to attempting to make a purchase.
- Neither we nor any other bank or business are liable to you for not accepting or honoring the Card.

5. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.

6. Payment

Each time you use your Card, we will deduct the amount of the transaction from the Card. You are not allowed to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase which exceeds the balance on your Card (an "overdraft"), you shall remain fully responsible for the amount of your purchase or withdrawal which exceeded the balance available on your Card. We also reserve the right to automatically debit such overdrafts from current or future Card loads (deposits) if we have such opportunity. In such case, you agree to be responsible for payment to us for all overdrafts.

7. Using Your Card in a Foreign Country

The amount of any transaction in a foreign currency will be converted to U.S. dollars. The by-laws and rules of MasterCard determine the exchange rate for this transaction. Our cost for the transaction will be calculated as the sum of the following: (a) The amount in the foreign currency times an exchange rate in effect one day prior to the processing date that is: 1) a wholesale market rate, or 2) the government-mandated rate (the result of this calculation is called the "base dollar amount"), plus (b) one percent (1%) times the base dollar amount. The amount we will charge your Card will be our cost for the transaction.

8. Loss, Theft or Unauthorized Use

- Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. If your statement shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you or mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.
- As a MasterCard cardholder you won't be held liable in the event of an unauthorized use of your Card. This coverage extends to purchases made in a store, over the telephone, or online. Zero Liability is provided under the following conditions:
 - Your account is in good standing
 - You have exercised reasonable care in safeguarding your card
 - You have not reported two or more unauthorized events in the past 12 months
 Zero liability does not apply if a PIN is used as the cardholder verification for the unauthorized transaction(s).
- If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call us at 888-775-3445 or by writing to us at Missouri Access Card at P.O. Box 551617, Jacksonville, FL 32216 Attn: Customer Service.
- If your Card has been lost or stolen, we will close it and issue a new Card to you, if appropriate. When you receive your new card, follow the instructions on the sticker on the front of your card to activate. Once activated, the balance from your lost or stolen card will automatically be transferred to your new card.

E. Your Card may not be used for any unlawful purpose (for example, funding any Card that is set up to facilitate on-line gambling). You agree that you will not use your Card for any transaction that is illegal under applicable law.

9. Use of Telephone Banking Services

You may obtain Card balances and review recent Card activity by contacting 888-775-3445.

10. Other Terms

- We may transfer our rights under this Arrangement.
- Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.
- We do not give up our rights by delaying or failing to exercise them at anytime.
- If any term of this Arrangement is found by a court to be illegal or not enforceable, all other terms will still be in effect.

Your Legal Responsibilities In This Arrangement

- The Following Notice Contains Information About Your Right to Dispute Errors
 - In case of errors or questions about your electronic transactions, call 888-775-3445 or write to Missouri Access Card, P.O. Box 551617, Jacksonville, FL 32216, Attn: Customer Service, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we have sent you the FIRST STATEMENT on which the problem or error appeared.
 - When you call or write, include the following:
 - Your name and the MasterCard card number.
 - The dollar amount of the suspected error.
 - The date the transaction occurred.
 - Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
 - If you call, we also require you to send us your complaint or question in writing within ten (10) business days after we speak with you.
 - Generally, we will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we have not completed our investigation in that time, we will provide you with provisional credit in the amount of the possible error. If we do need more time to complete the investigation, we may take up to 45 days to investigate your questions. As we require that complaints or questions be submitted in writing, if we do not receive your complaint or question in writing, we will not offer provisional credit to you, although we will still investigate your complaint or question.

For errors involving new Cards (open less than 30 days), point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error.

 - If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, we will give you advance notice of the amount and date of the debit against your Card for that credit.

The Banks' Legal Right To Change Or Cancel The Arrangement

12. Amendment and Cancellation

- We may at any time change or repeal these terms and conditions with the approval of the State agency. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice.
- We may cancel or suspend this Arrangement, with the approval of the State agency, or any features or services of the Card described herein at any time. The Card remains our property. We may cancel your right to use the Card at any time.

Central Trust Bank Privacy Pledge

13. We may obtain personal information about you (e.g., your name, address, telephone number, social security number and date of birth) from the State, in order to verify your identity and provide services to you. We do not release personal nonpublic

financial information obtained in connection with the Card program about current or former Cardholders to anyone, except to process a transaction at your request; to the State or its agent in connection with the account that funds Card payments; where it is necessary or helpful in effecting, administering, or enforcing a transaction; to comply with a law, regulation, legal process or court order; to local, state and federal authorities if we believe a crime may have been committed involving a Card; or as otherwise permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

14. **Contact Information and Business Days and Hours**
A. For general inquiries by mail, write us at: Missouri Access Card, P.O. Box 551617, Jacksonville, FL 32216, Attn: Customer Service.
B. For service inquiries and/or to report your Card lost or stolen, call 888-775-3445, 24 hours a day, 7 days a week.
C. **Business Day means Monday through Friday, holidays not included.**

Additional Card Program Information

15. Program Information
A. You are participating in a program authorized by your State agency that may have to be discontinued at some time in the future. In the event the Missouri Access MasterCard Card program is discontinued, you will be notified in advance. Your Card will remain serviceable until the funds remaining on the Card are exhausted.
B. Central Bank provides this program and may contact you from time to time about this service.
16. Financial institution's liability
A. If we do not complete a transfer to or from your Card on time or in the correct amount according to our Arrangement with your State Agency, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:
1. If, through no fault of ours, you do not have enough money on your Card to make the purchase, withdrawal or transfer.
2. If the automated teller machine where you are making the withdrawal does not have enough cash.
3. If the terminal system was not working properly and you knew about the breakdown when you started the purchase or withdrawal.
4. If circumstances beyond our control (such as fire or flood) prevent the purchase or withdrawal, despite reasonable precautions that we have taken.
17. Role of Your State agency
A. Your State agency is responsible for transferring funds to Central Bank to deposit into your Card according to the schedule agreed to by your State agency and Central Bank. Central Bank has no obligation to you in the event your State agency delays in providing or fails to provide funds to fund your Card.
B. Your State agency may retain the right to deduct funds from the funds stored in the Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize Central Bank to accept instructions from your State agency to add or deduct funds from your Card, and in the case of a deduction to return those funds to your State agency. If you have a dispute with your State agency about the amount that the State agency loads onto or deducts from the Card, you agree to not involve Central Bank in that dispute and to resolve that dispute solely with your State agency.

Arbitration and Application of Law

18. In the event of any dispute or claim relating in any way to this Agreement or services provided, you agree that such dispute shall be resolved by binding arbitration with the American Arbitration Association, utilizing the rules of procedure of such arbitration service. Further, that any arbitration shall take place in Jefferson City, Missouri and that the laws of the State of Missouri shall apply. The decision of an arbitrator will be final and subject to enforcement in a court of competent jurisdiction.

Services	Fees
ATM Cash Withdrawal at Central Bank Locations	FREE
ATM Cash Withdrawal at Allpoint Locations	FREE
ATM Cash Withdrawal (Other than Central Bank or Allpoint Locations) [†] ,*	\$1.75
ATM International Cash Withdrawal	\$3.00
ATM Balance Inquiry at Central Bank and Allpoint Locations	FREE
ATM Balance Inquiry (Other than Central Bank or Allpoint Locations) [†]	\$0.50
ATM Balance Inquiry International	\$1.00
Bank Teller Withdrawal Fee	\$1.25
Electronic (ACH) Funds Transfer From Card to Bank Account	\$2.50
Purchase POS (PIN and Signature)	FREE
Automated Voice Response Use ^{††}	\$0.50 Per Call
Replacement Card ^{***}	\$5.00
ATM or Purchase Decline ^{††}	\$0.25
Inactivity (charged monthly after 180 days of no activity defined as deposit, withdrawal, or purchase activity)	\$2.50
Monthly Paper Statement	\$1.50
* Indicates a surcharge fee from the ATM owner may apply	
^{**} Indicates three free per calendar week (Sunday 12:00 AM - Saturday 11:59 PM)	
^{***} Indicates one free per calendar year	
[†] Indicates one free per calendar week (Sunday 12:00 AM - Saturday 11:59 PM)	
^{††} Indicates four free per calendar month	

Missouri Access
MasterCard®

Cardholder Terms

and

Conditions for Use

Effective 06/20/10